

In re:
Reginald Bernard Draughn
Debtor

Case No. 21-12276-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Oct 15, 2024

User: admin
Form ID: 206

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Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2024:

Recip ID	Recipient Name and Address
db	+ Reginald Bernard Draughn, 414 Ashburton Place, Coatesville, PA 19320-5933
14630407	+ Bobs Ds Furn, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
14709958	+ Cibik Law, P.C., c/o MICHAEL I. ASSAD, 1500 Walnut St, Ste 900, Philadelphia, PA 19102-3518
14656543	+ Citadel Credit Union, ATTN: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14630424	+ Equiant Financial Svcs, Pob 26, Gautier, MS 39553-0026
14672551	++ FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518 address filed with court;, Flagship Resort, 60 North Maine Ave, Atlantic City, NJ 08401
14630426	+ Hc Cr/feb, 380 Data Drive, Draper, UT 84020-2308
14656875	+ LAKEVIEW LOAN SERVICING LLC., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14630433	+ Montereyco, Pob 2059, Salinas, CA 93902-2059
14837726	+ Township of Valley, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14837995	+ Township of Valley, c/o James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14837725	+ Township of Valley, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, pa 19404-3020

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14657227	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 16 2024 03:45:22	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14657314	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 16 2024 03:45:27	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14630404	+ Email/Text: ally@ebn.phinsolutions.com	Oct 16 2024 03:36:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14630405	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 16 2024 03:36:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14630406	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 16 2024 03:45:24	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14630414	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 16 2024 03:36:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
14630408	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 16 2024 03:45:20	Cap1/neimn, Po Box 30253, Salt Lake City, UT 84130-0253
14630409	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 16 2024 03:45:13	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14658161	+ Email/PDF: ebn_ais@aisinfo.com	Oct 16 2024 03:45:15	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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14630410	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 16 2024 03:45:31	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
14630412	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Ccb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
14630413	+ Email/Text: bankruptycollections@citadelbanking.com	Oct 16 2024 03:37:00	Citadel Federal Cred U, 520 Eagle View Blvd, Exton, PA 19341-1119
14657958	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 16 2024 03:45:16	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14630415	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenity Bank/anntyrl, Po Box 182789, Columbus, OH 43218-2789
14630416	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenitybank/kay, Po Box 182789, Columbus, OH 43218-2789
14630417	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14630418	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 16 2024 03:37:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
14630419	+ Email/Text: dylan.succa@commercialacceptance.net	Oct 16 2024 03:37:00	Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
14630420	+ Email/Text: BKPT@cfna.com	Oct 16 2024 03:36:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
14630421	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2024 03:45:16	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14657943	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2024 03:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14630422	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Oct 16 2024 03:45:20	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14630423	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 16 2024 03:45:28	Dsnb Macys, Po Box 6789, Sioux Falls, SD 57117-6789
14630427	+ Email/Text: BKRMailOPS@weltman.com	Oct 16 2024 03:37:00	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
14630429	+ Email/Text: PBNCNotifications@perituservices.com	Oct 16 2024 03:36:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14656863	^ MEBN	Oct 16 2024 03:25:38	LAKEVIEW LOAN SERVICING LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14671047	^ MEBN	Oct 16 2024 03:25:32	LAKEVIEW LOAN SERVICING LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14665288	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 03:45:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14630430	+ Email/Text: camanagement@mtb.com	Oct 16 2024 03:37:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
14630431	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 16 2024 03:37:00	Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1271
14630432	+ Email/Text: BankruptcyNotices@aafes.com	Oct 16 2024 03:37:00	Mil Star, 3911 Walton Walker, Dallas, TX 75236-1509
14668429	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2024 03:45:20	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14630434	+ Email/Text: bankruptcy1@pffcu.org	Oct 16 2024 03:37:00	Police &fire, 901 Arch Street, Philadelphia, PA 19107-2404
14630435	+ Email/Text: bankruptcy1@pffcu.org		

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14674017	+ Email/Text: bankruptcy1@pffcu.org	Oct 16 2024 03:37:00	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14659685	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2024 03:37:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14659684	Email/Text: bnc-quantum@quantum3group.com	Oct 16 2024 03:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14630439	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 16 2024 03:45:29	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14630441	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:20	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14630442	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:29	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14630443	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:13	Syncb/american Signatu, C/o Po Box 965036, Orlando, FL 32896-0001
14630444	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:13	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14630445	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:27	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14630447	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 03:45:20	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14630887	^ MEBN	Oct 16 2024 03:25:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14630695	^ MEBN	Oct 16 2024 03:25:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14630448	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 16 2024 03:37:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14671183	+ Email/Text: bnc@bass-associates.com	Oct 16 2024 03:36:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
14630449	+ Email/Text: EBankruptcy@UCFS.NET	Oct 16 2024 03:37:00	United Consumer Finl S, 865 Bassett, Westlake, OH 44145-1194
14630450	+ Email/Text: EDBKNotices@ecmc.org	Oct 16 2024 03:36:00	Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609
14630452	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 16 2024 03:37:00	Webbank/fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cibik Law, P.C.
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Township of Valley, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, pa 19404-3020
14661237	*+	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14630411	*+	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
14630425	*+	Equiant Financial Svcs, Pob 26, Gautier, MS 39553-0026
14630428	*+	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
14630436	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495

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14630437	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14630438	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14630440	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14630446	*+	Syncb/netwrk, C/o Po Box 965036, Orlando, FL 32896-0001
14630451	*+	Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2024 at the address(es) listed below:

Name **Email Address**

ANGELA CATHERINE PATTISON	on behalf of Creditor Planet Home Lending LLC apattison@hillwallack.com, apattison@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Township of Valley jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Reginald Bernard Draughn

Case No: 21-12276-amc

Debtor(s)

***NOTICE OF CHAPTER 13 CASE CLOSED
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.
- Debtor has not certified that all domestic support obligations due have been paid.
- Debtor has a prior discharge and is not eligible for a discharge in this case.

For The Court

Dated: 10/15/24

Timothy B. McGrath
Clerk of Court